

**AMENDMENTS TO THE SPECIFICATION:**

Please amend the paragraph beginning on page 10, line 18 as follows:

Output section 120 includes the typical output elements from the advice engine 114. For example, the coaching engine 114 can provide coaching 136 which provides the user with reasoned financial advice and product recommendations. The coaching engine presents its analysis and advice in natural language in simple and easy to understand manner. Product configuration 138 provides the user with a product recommendation in addition to the specific product information tailored to the user's needs. Similarly, the output section 120 can assess the impact 140 to the user's financial health. Moreover, the output section 120 can output a rationalization of the proposed product configuration 137, an explanation of risk potential 139, and a suggestion of securities to be added 141, each of which is discussed in detail below.